

Information to identify the case:

Debtor 1	<u>Laura Cortese</u>	Social Security number or ITIN	xxx-xx-3779
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-32402-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Laura Cortese

3/21/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Laura Cortese
Debtor

Case No. 18-32402-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 21, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2024:

Recip ID	Recipient Name and Address
db	+ Laura Cortese, 26 Saw Mill Road, Warren, NJ 07059-5104
517866057	+ Atlantic Health System, PO Box 419101, Boston, MA 02241-9101
517979434	DITECH FINANCIAL LLC, PO BOX 6154, RAPID CITY, SD 57709-6154
518211782	DITECH FINANCIAL LLC, PO BOX 12740, TEMPE, AZ 85284-0046
517866062	+ Ditech Financial, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101-1314
517866068	+ State of New Jersey, c/o Attorney General of New Jersey, Division of Criminal Justice, 5 Executive Campus, Suite 205, Cherry Hill, NJ 08002-4107

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 21 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 21 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517866063	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 21 2024 21:12:00	Honda Financial Services, PO Box 65507, Wilmington, DE 19808
517897642	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 21 2024 21:12:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517866058	+ EDI: BANKAMER	Mar 22 2024 00:52:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517866059	+ EDI: BANKAMER	Mar 22 2024 00:52:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
517866061	+ Email/Text: bankruptcynotices@cbecompanies.com	Mar 21 2024 21:12:00	CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
517944036	EDI: CAPITALONE.COM	Mar 22 2024 00:52:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517866060	+ EDI: CAPITALONE.COM	Mar 22 2024 00:52:00	CapitalOne, 15000 Capital One Drive, Richmond, VA 23238-1119
517866067	EDI: CITICORP	Mar 22 2024 00:52:00	Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
517866066	EDI: IRS.COM	Mar 22 2024 00:52:00	Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, DC 20224
518315041	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 21 2024 21:11:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
518315042	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 21 2024 21:11:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach,

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520102586	+ Email/Text: mtgbk@shellpointmtg.com	Mar 21 2024 21:11:00	VA 23450, LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068 NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520102587	+ Email/Text: mtgbk@shellpointmtg.com	Mar 21 2024 21:11:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0721, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
520027442	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 21 2024 21:11:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
520027441	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 21 2024 21:11:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
517963558	EDI: BANKAMER	Mar 22 2024 00:52:00	The Bank of New York Mellon, et al, c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785
517866069	+ Email/Text: watnerlaw@gmail.com	Mar 21 2024 21:11:00	University Radiology Group, c/o David B. Watner, Esq., 1129 Bloomfield Ave., Suite 208, Caldwell, NJ 07006-7123

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517866065	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Attn: Special Procedures, 955 South Springfield Avenue, PO Box 724, Bldg. A, 3rd Floor, Springfield, NJ 07081
517866064	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517880948	*+	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	

District/off: 0312-3

User: admin

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on behalf of Creditor LoanCare LLC nj-ecfmail@mw-c-law.com, alubin@milsteadlaw.com

Brian W. Hofmeister

on behalf of Debtor Laura Cortese bwh@hofmeisterfirm.com j119@ecfbis.com

Denise E. Carlon

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR
INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS
REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

James French

on behalf of Creditor LoanCare LLC jfrench@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com

Kevin Gordon McDonald

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR
INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS
REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com

Laura M. Egerman

on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing laura.egerman@mccalla.com
mccallaecf@ecf.courtdrive.com

Marisa Myers Cohen

on behalf of Creditor LoanCare LLC nj-ecfmail@mw-c-law.com jhillier@mw-c-law.com

Marisa Myers Cohen

on behalf of Creditor LoanCare LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Sindi Mncina

on behalf of Creditor LoanCare LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11